



Module 10: Pharmacy



Module Objectives

After this module, you should be able to:

- Describe the TRICARE pharmacy benefit
- List who is eligible for TRICARE Pharmacy Benefits
- Compare the TRICARE Pharmacy options
- List TRICARE pharmacy costs



TRICARE Pharmacy Benefit Overview

- The TRICARE pharmacy benefit provides cost sharing for drugs and medicines that:
 - Are approved for marketing by the U.S. Food and Drug Administration
 - By U.S. law require a physician's or other authorized professional provider prescription (acting within the scope of their license)
 - Are actually ordered and prescribed by an authorized provider in accordance with state and federal law
- It includes retail and mail order prescription services and medications provided in support of home health care



TRICARE Pharmacy Benefits

- TRICARE offers several convenient ways for beneficiaries to have prescriptions filled
- Prescriptions can be filled at any of the pharmacies listed below
- Beneficiaries can use more than one option at a time

| | |
|--|--|
| Military Treatment Facility Pharmacy | The least expensive option with no out-of-pocket costs. |
| Mail Order Pharmacy (including specialty services) | A cost-effective and convenient way for beneficiaries to get prescription medications. |
| Network Retail Pharmacy | Allows beneficiaries to fill prescriptions at network pharmacies across the country, including U.S. territories. |
| Non-Network Retail Pharmacy (includes overseas host nation pharmacies) | A pharmacy that is not in the TRICARE pharmacy network. It is the most expensive of the four available TRICARE pharmacy options. |



Military Treatment Facility Pharmacy

- The Military Treatment Facility (MTF) pharmacy option is the most convenient to those who live close to a military medical facility with a pharmacy
- All TRICARE-eligible beneficiary may use the pharmacy at an MTF
 - Beneficiaries must show a valid uniformed services ID card
- Beneficiaries may have prescriptions filled (up to a 90-day supply for most medications) at an MTF pharmacy free of charge
 - Includes prescriptions written by licensed civilian providers if the MTF carries the medication



Mail Order Pharmacy Option (Home Delivery)

- The Mail Order Pharmacy option is a cost-effective and convenient way for beneficiaries to get prescription medications, while also helping the DoD contain health care costs and sustain first class health care benefits
- To use the mail order, beneficiaries must establish and activate their account via mail, phone, or online; accounts must be established for each family member desiring to use this service
- There are two ways to activate an account:
 - Online: www.express-scripts.com/TRICARE/pharmacy
 - Phone:
 - Toll free inside the U.S. 1-877-363-1303
 - Outside of the U.S. (see Appendix)
- Beneficiaries can request prescriptions or refills by mail, phone, or online (up to a 90-day supply for most medications)
 - Prescribers must have a U.S. Drug Enforcement Agency number



Network Retail Pharmacy Option

- The Network Retail Pharmacy option is best for people who desire not to use the mail order option or do not live near an MTF
- The network retail pharmacy option allows beneficiaries to fill prescriptions at civilian pharmacies throughout the United States, including U.S. territories
- To get prescriptions filled, beneficiaries simply present their written prescriptions along with their uniformed services ID card
- TRICARE for Life beneficiaries who have Medicare Part D must show their Medicare card
- Prescriptions from a licensed provider may be submitted electronically, faxed, or phoned in to the network retail pharmacy of choice, depending on pharmacy laws for that state
- Beneficiaries can find network retail pharmacies near their home or while traveling by accessing the Pharmacy Locator at:
 - <http://member.express-scripts.com/TRICARE/pharmacy>
 - Phone: 1-866-363-1303



Non-Network Retail Pharmacy Option

- A non-network retail pharmacy is a pharmacy that is not in the TRICARE pharmacy network
- Beneficiaries may get prescriptions filled at a non-network pharmacy; however, it is the most expensive of the four available TRICARE pharmacy options
- When using a non-network pharmacy, beneficiaries may have to pay the total amount up front
 - Beneficiaries then file a claim with ESI to receive partial reimbursement after the appropriate deductible is met
- TRICARE Prime enrollees who get prescriptions filled at non-network pharmacies incur point of service charges



Overseas

- When traveling overseas, beneficiaries should be aware that TRICARE retail pharmacies are only available outside the United States in Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands
- Beneficiaries can have prescriptions filled at host nation pharmacies (Non-U.S. territory), if necessary
- When beneficiaries have prescriptions filled at a host nation pharmacy, they should expect to pay the total amount up front and file a claim
- Host nation pharmacies are regarded as non-network pharmacies, therefore beneficiaries should be prepared to pay the total amount up front
 - Beneficiaries will file a claim with the overseas claims processor to receive partial reimbursement after the deductible is met



TRICARE Pharmacy Option Costs

| TRICARE Pharmacy Copayments (Also Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, and the Northern Mariana Islands) | | | |
|--|--|--|--|
| Type of Pharmacy | Formulary Medication | | Non-Formulary Medication |
| | Generic | Brand Name | |
| Military Treatment Facility (up to a 90-day supply) | \$0 | \$0 | Not Applicable (generally not available at MTFs) |
| Mail Order Pharmacy (up to a 90-day supply) | \$3 | \$9 | \$22 unless medical necessity is established |
| Network Retail Pharmacy (up to a 30-day supply) | \$3 | \$9 | \$22 unless medical necessity is established |
| Non-Network Retail Pharmacy (up to a 90-day supply) | 50% copayment after the point of service deductible has been met (TRICARE Prime) | 50% copayment after the point of service deductible has been met (TRICARE Prime) | 50% copayment after the point of service deductible has been met (TRICARE Prime) |
| | \$9 or 20% of the total cost, whichever is greater, after the annual outpatient deductible is met (TRICARE Standard) | \$9 or 20% of the total cost, whichever is greater, after the annual outpatient deductible is met (TRICARE Standard) | \$22 or 20%, whichever is greater, after your annual outpatient deductible is met (TRICARE Standard) |
| Non-U.S. Territory Host Nation Pharmacy (up to a 30-day supply) | 50% copayment after the point of service deductible has been met (TRICARE Prime) | 50% copayment after the point of service deductible has been met (TRICARE Prime) | 50% copayment after the point of service deductible has been met (TRICARE Prime) |
| | 25% cost share after outpatient annual deductible is met (TRICARE Standard) | | |



TRICARE Pharmacy Benefit

- Additional information can be obtained from the following sources:
 - TRICARE Web site: www.tricare.mil/pharmacy
 - Express Scripts, Inc.: <http://member.express-scripts.com/TRICARE/pharmacy>



Congratulations! You've Completed Module 10: Pharmacy

You should now be able to:

- Describe the TRICARE pharmacy benefit
- List who is eligible for TRICARE Pharmacy Benefits
- Compare the TRICARE pharmacy options
- List TRICARE pharmacy costs



Appendix

- Outside of the United States: for international toll-free access, dial the in-country access code listed below:
 - Germany: 00+800-3631-3030
 - Italy: 00+800-3631-3030
 - Japan-IDC: 0061+800-3631-3030
 - Japan-Japan Telecom: 0041+800-3631-3030
 - Japan-KDD: 010+800-3631-3030
 - Japan-Other: 0033+800-3631-3030
 - South Korea: 002+800-3631-3030
 - Turkey: 0811-288-0001 (When prompted, dial 1-877-363-1303)
 - United Kingdom: 00+800-3631-3030

